Case 19-24372-VFP Doc 16 Filed 08/10/19 Entered 08/11/19 01:09:22 Desc Imaged Certificate of Notice Page 1 of 8

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

O Assumption of Executory Contract or Unexpired Lease

O Lien Avoidance

Last revised: September 1, 2018

UNITED STATES BANKRUPTCY COURT District of New Jersey

In Re:	Jorge Lopez Gloria T. Lopez		Case No.:	19-24372
	Gioria i. Lopez		Judge:	
		Debtor(s)		

CHAPTER 13 PLAN AND MOTIONS

■ Original	☐ Modified/Notice Required	Date:	August 7, 2019
☐ Motions Included	☐ Modified/No Notice Required		

THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

□ DOES ■ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

■ DOES □ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Case 19-24372-VFP Doc 16 Filed 08/10/19 Entered 08/11/19 01:09:22 Desc Imaged Certificate of Notice Page 2 of 8

□ DOES ■ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _	RLL Initial Debtor:	Initial	Co-Debtor GTL
Part 1: Payment and Len	gth of Plan		
	pay <u>150.00 Monthly</u> to to to approximately <u>60</u> months.	he Chapter 13 Trustee, s	tarting
■ Futu	make plan payments to the T re Earnings er sources of funding (describe	_	
□ Sale Desc	erty to satisfy plan obligations: of real property cription: oosed date for completion:		
Desc	nance of real property: cription: posed date for completion:		
Desc	n modification with respect to r cription: posed date for completion:	mortgage encumbering pr	operty:
loan	regular monthly mortgage pay modification. er information that may be imp	·	
Part 2: Adequate Protect	tion	NONE	
a. Adequate protec	ction payments will be made in		to be paid to the Chapter
	ction payments will be made in pre-confirmation to:		to be paid directly by the
	ncluding Administrative Exp		wise:
Creditor	Type of Priority	/	Amount to be Paid
Russell L. Low 4745	Attorney Fe	ees	3,750.00
b. Domestic Support Ol Check one: ■ None	bligations assigned or owed to	a governmental unit and	paid less than full amount:

Case 19-24372-VFP Doc 16 Filed 08/10/19 Entered 08/11/19 01:09:22 Desc Imaged Certificate of Notice Page 3 of 8

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor Type of Priority Claim Amount Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Interest Amount to be Paid Regular Monthly Rate on to Creditor (In Payment (Outside Creditor Collateral or Type of Debt Arrearage Arrearage Plan) Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Interest Amount to be Paid Regular Monthly
Rate on to Creditor (In Payment (Outside
Creditor Collateral or Type of Debt Arrearage Arrearage Plan) Plan)

c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Total to be Paid through the Plan
Amount of Including Interest Calculation
Name of Creditor Collateral Interest Rate Claim

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Value of Total Annual Total Creditor Scheduled Collateral Superior Interest Amount to Interest in Creditor Collateral Debt Value Liens Rate Be Paid Collateral

Case 19-24372-VFP Doc 16 Filed 08/10/19 Entered 08/11/19 01:09:22 Desc Imaged

		Certificate of N	otice Pag	e 4 of 8			
AmeriFirst Home Improvement Finance, LLC	21 Cross Stre Englewood, NJ 07631 Bergen County	•	230,000.00	Mortgage SELEC' PORTFOLIC SERVICING INC	[] [] []	N/A	0.00
2.) Where allowed secured c		ins collateral and arge the correspo		e Plan, payı	ment of the fu	ıll amount	of the
e. Surrender ■ N Upon confi that the stay unde collateral:	irmation, the sta	y is terminated as be terminated in					
Creditor			Remaini	ng Unsecured Debt			
f. Secured Claim The fol Creditor ALLY FINANCIAL CAPITAL ONE AUTO SELECT PORTFOLIO g. Secured Claim	lowing secured	claims are unaffe	cted by the P				
Creditor		Collateral			Total Amount to	be Paid thr	ough the Plan
Part 5: Unsecure	ed Claims	NONE					
a. Not se j		ied allowed non- an \$ to be			shall be paid	1:	

Part 5:	Unsecured	Claims NONE	
i	a. Not separ □	rately classified allowed non-priority unsecured claims shall be paid: Not less than \$ to be distributed <i>pro rata</i>	
		Not less than percent	
	•	Pro Rata distribution from any remaining funds	
	b. Separatel	y classified unsecured claims shall be treated as follows:	
Creditor		Basis for Separate Classification Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases **X** NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor		Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
	Plan			

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

					Amount of	Other Liens	
	Nature of			Value of	Claimed	Against the	Amount of Lien
Creditor	Collateral	Type of Lien	Amount of Lien	Collateral	Exemption	Property	to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. \square NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
AmeriFirst Home Improvement Finance, LLC	21 Cross Street Englewood, NJ 07631 Bergen County	34,199.38	230,000.00	Mortgage SELECT PORTFOLIO SERVICING, INC - 375,869.00	-145,869.00	34,199.38

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. □ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Amount to be
Total Collateral Amount to be Deemed Reclassified as
Creditor Collateral Scheduled Debt Value Secured Unsecured

Part 8: Other Plan Provisions

- a. Vesting of Property of the Estate
 - Upon Confirmation
 - □ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee Commissions

Sum of All

Case 19-24372-VFP Doc 16 Filed 08/10/19 Entered 08/11/19 01:09:22 Desc Imaged Certificate of Notice Page 6 of 8

2)	Other Administrative Claims
s)	Secured Claims
.)	Lease Arrearages
<u>(</u>	Priority Claims
:ì	General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee □ is, ■ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification X NONE	
If this Plan modifies a Plan previously filed Date of Plan being modified:	d in this case, complete the information below.
Explain below why the plan is being modified:	Explain below how the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

□ Yes □ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

■ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date:	August	7, 2019	/s/ Jorge Lopez
			Jorge Lopez
			Debtor
Date:	August	7, 2019	/s/ Gloria T. Lopez
			Gloria T. Lopez
			Joint Debtor
Date	August	7 , 2019	/s/ Russell L. Low
			Russell L. Low 4745
			Attorney for the Debtor(s)

Case 19-24372-VFP Doc 16 Filed 08/10/19 Entered 08/11/19 01:09:22 Desc Imaged

Certificate of Notice Page 7 of 8
United States Bankruptcy Court
District of New Jersey

In re: Jorge Lopez Gloria T. Lopez Debtors Case No. 19-24372-VFP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2 Date Rcvd: Aug 08, 2019 Form ID: pdf901 Total Noticed: 36

Notice by fir Aug 10, 2019.	st class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db/jdb	+Jorge Lopez, Gloria T. Lopez, 21 Cross Street, Englewood, NJ 07631-2130
518369170	+AMEX/BANKRUPTCY, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540
518369171	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238,
	EL PASO, TX 79998)
518369179	+CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850-5298
518369178	++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
	(address filed with court: CBNA/HOME DEPOT, CITI CARDS PRIVATE LABEL BANKRUPTCY, PO BOX 20483, KANSAS CITY, MO 64195)
518369180	+CITIBANK/RADIOSHACK, CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
518369181	+CITIBANK/SEARS, ATTN: BANKRUPTCY, PO BOX 6275, SIOUX FALLS, SD 57117-6275
518369182 518369186	+CITICARDS CBNA, CITI BANK, PO BOX 6077, SIOUX FALLS, SD 57117-6077 +COMENITY/MPRC, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
518369187	+COMENTITY CAPITAL/C21, ATTN: BANKRUPTCY DEPT, PO BOX 102125, COLUMBUS, OH 43218-2125
518369188	DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040
518369202 518369204	+TD AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 9223, FARMINGTON HILLS, MI 48333-9223 +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
310303204	TVIDA DEFI DIORE NATIONAL BANK/MACI D, ATIN' BANKKOFICI, FO BOX 0000, MASON, OH 40040-0000
Notice by ele	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2019 00:02:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 09 2019 00:02:40 United States Trustee,
3	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
a 22	Newark, NJ 07102-5235 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 09 2019 00:06:42
cr	AIS Portfolio Services LP, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+E-mail/PDF: gecsedi@recoverycorp.com Aug 09 2019 00:06:33
518369167	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 +E-mail/Text: ally@ebn.phinsolutions.com Aug 09 2019 00:01:52 ALLY FINANCIAL,
310307107	ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901
518369168	E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 09 2019 00:02:51 AMERICAN HONDA FINANCE,
518369172	ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 09 2019 00:06:41 CAPITAL ONE,
510503172	ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518369175	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 09 2019 00:07:11 CAPITAL ONE / SAKS F,
518369176	ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 09 2019 00:06:52
	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518369177	+E-mail/Text: bankruptcy@cavps.com Aug 09 2019 00:02:58 CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2322
518369183	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 09 2019 00:02:29 COMENITY BANK/J CREW,
	ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518369184	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 09 2019 00:02:29 COMENITY BANK/MANDEES, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518379944	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 09 2019 00:07:44
	Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
518371940	4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 +E-mail/Text: bankruptcy@cavps.com Aug 09 2019 00:02:58 Cavalry SPV I, LLC,
310371310	500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518369190	+E-mail/Text: bnc@nordstrom.com Aug 09 2019 00:02:03 NORDSTROM FSB, ATTN: BANKRUPTCY,
518369191	PO BOX 6555, ENGLEWOOD, CO 80155-6555 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 09 2019 00:07:17
010007171	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518369195	+E-mail/Text: jennifer.chacon@spservicing.com Aug 09 2019 00:03:36
	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
518369196	+E-mail/PDF: gecsedi@recoverycorp.com Aug 09 2019 00:07:06 SYNCB/TOYS 'R' US,
F1026010F	ATTN: BANKRUPTCY, PO BOX 965004, ORLANDO, FL 32896-5004
518369197	+E-mail/PDF: gecsedi@recoverycorp.com Aug 09 2019 00:07:34 SYNCB/WHITEHALL, C/O PO BOX 965036, ORLANDO, FL 32896-0001
518369198	+E-mail/PDF: gecsedi@recoverycorp.com Aug 09 2019 00:06:34 SYNCHRONY BANK/ JC PENNEYS,
E10260100	ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
518369199	+E-mail/PDF: gecsedi@recoverycorp.com Aug 09 2019 00:07:35 SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518369200	+E-mail/PDF: gecsedi@recoverycorp.com Aug 09 2019 00:06:35
	SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
518370208	+E-mail/PDF: gecsedi@recoverycorp.com Aug 09 2019 00:06:34 Synchrony Bank,
	c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
	TOTAL: 23

Case 19-24372-VFP Doc 16 Filed 08/10/19 Entered 08/11/19 01:09:22 Desc Imaged Certificate of Notice Page 8 of 8

District/off: 0312-2 User: admin Page 2 of 2 Date Royd: Aug 08, 2019 Form ID: pdf901 Total Noticed: 36 ***** BYPASSED RECIPIENTS (continued) ***** ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 518369169* (address filed with court: AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016) +CAPITAL ONE, ATTN: BANKRUPTCY, 518369173* PO BOX 30285, SALT LAKE CITY, UT 84130-0285 +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, S ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: THE HOME DEPOT/CBNA, CI SALT LAKE CITY, UT 84130-0285 518369174* 518369203* CITI CARDS PRIVATE LABEL BANKRUPTCY, PO BOX 20483, KANSAS CITY, MO 64195) +COMENITY BANK/MANDEES, ATTN: BANKRUPTCY, PO BOX 182125, PO BOX 9111, 518369185* COLUMBUS, OH 43218-2125 DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, +PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021 518369189* MASON, OH 45040 518369192* PO BOX 41021, NORFOLK, VA 23541-1021 PO BOX 41021, NORFOLK, VA 23541-1021 518369193* +PORTFOLIO RECOVERY, 518369194* +PORTFOLIO RECOVERY, 518369201* +SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064 +VISA DEPT STORE NATIONAL BANK/MACY'S, 518369205* ATTN: BANKRUPTCY, PO BOX 8053. MASON, OH 45040-8053 ATTN: BANKRUPTCY, +VISA DEPT STORE NATIONAL BANK/MACY'S, 518369206* PO BOX 8053, MASON, OH 45040-8053 TOTALS: 0, * 12, ## 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2019 Signature: /s/Joseph Speetjens

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2019 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, N.A., as Trustee on behalf of the holders of Deutsche Bank Alt-A, ET AL... rsolarz@kmllawgroup.com

TOTAL: 5

Russell L. Low on behalf of Joint Debtor Gloria T. Lopez rbear611@aol.com,

ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low on behalf of Debtor Jorge Lopez rbear611@aol.com,

ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov